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## HOW THEY DID IT.

"Brown, have you got any money saved up?" asked one of the employees of the —— Iron Works in San Francisco.

"Why?" was the laconic response of the lank Yankee thus addressed.

"Why? why, because you ought to have if you haven't, and here is a good chance to invest some of it."

"Which means a good chance to be robbed of it. No, I thank you. I put what I can spare into the savings bank; and though the interest is small, I know where to find it when I want it. But what's your scheme, anyhow?"

"I've been thinking of a plan that Watson was speaking to me about the other night. He has got hold of a prospectus of some sort of a co-operative company that has bought a big tract of land, and is planting it out in trees and vines. The fruit crop this year is paying an immense profit, and it is not likely to be overdone in a good many years."

"Don't think I want to turn farmer. I know a sight more about blacksmithing. Here's your capitalist. I say, Mike, how much have you got salted down in the Hibernia?"

"An' phat wud I be doin' wid a bank, wid six childer to the fore, an' the ould woman, God bless her, a'most ready to present me wid a sivinth; barrin' a few bits in the shtocklin'?"

"Mike, you're a hopeless case. Does Watson propose to invest in a thing of that kind?"

"Yes, and he explained the matter to me so that it looked like a first-class chance for men like us, with a little money ahead, to put it where it would be paying us a big interest bye-and-bye. He told me to talk to you and a few more who had something. It is no use to waste time on the others. And, say, there is no occasion for you to turn farmer. You can stick to your forge, and have some one who likes it to do your plowing and pruning."

"O, I thought it was some game like I heard of a while ago, where you buy so many acres of land, and have them cultivated for five years, and then you go and live on it."

"Yes, there are plans of that kind, but they wouldn't suit you or me. We have a good trade, and can make more working at it. But in this arrangement we only buy so many shares of stock, though each share represents one acre of land, and the company carries on the entire business of planting, curing and marketing the product."

"And then it all depends on the men who run the company, whether it turns out a success or a miserable swindle. If I felt sure it would be honestly managed, and were not one of those freeze-out games, I suppose I could put a little money into it. It ought to pay more than the four and a half per cent. we get in the savings-banks. Coming down to-night?"

"If nothing happens. So long."

The same evening the back-room at the grocery store, which served as a sort of club-room, was filled with the usual crowd from the Works. Watson was there, and after pipes were lighted about half the company drew together, and he was asked to explain the proposition more at length.

"Well, boys," he said, "I know some of the men who are at the bottom of this thing, and I believe they are honest and straight, and they understand their business of getting up these companies. For example, there is only about so much land in the State which is fit to raise oranges on, and about so much more that will do for raisins. Of course there is much more that will produce pears, peaches and prunes, but there is no danger for a good while to come that California will glut the market with a good article of either green or dried fruit. These men are posted in regard to land and what crops are best adapted to it, as well as in land values all over the State. They are going into this as a business, and I feel sure are making our interests theirs if we join them. The clerks in the office and some of the foremen in the different departments are going into it, and there is no reason why those of us who have the money can't do the same."

"There's no end to these companies," said one of the men.

"The fact that there are a good many of these companies, and that more are being organized only proves that the general attention is turned in that direction, and that men are easily found who are ready to invest in such a business. There is no better investment for small amounts of money."

"Building associations are better in my way of thinking," said one, "because you can get your money back when you want it, with interest."

"But what do you want to take your money out for? I do not deny that they are good institutions; they helped me to get my little house, but I tell you honestly, that with heavy taxes, changing of grades, sidewalk assessments, and such, my house costs me a good deal more than the rent would."

"But de leedle house your own is, alretty," said honest Hans Kruger, who had a "leedle house" of his own, and was

suspected of an intention to build another to rent to some one else.

"Well, there is some satisfaction in living under one's own roof. It somehow settles a man."

"How's a fellow going to save any money these days, with strikes, small wages, sick wife, and all," said a discouraged-looking man.

"Oh, brace up, Nixon, you'll pull through these little troubles after a while. But to return to the subject. There is no reason why you should not get your money out if you want to. After a vineyard is well started there are always people who are anxious to get in, who are too timid to put their money into a new enterprise.

"Several of the clerks in the office have subscribed for stock. The profits this year on fruit have been enormous, and while they may not be as great every year, the facts seem almost incredible. Raisins are paying \$300 to \$400 per acre; peaches \$200 to \$300; pears \$400 to \$500, and prunes from \$500 to \$800, net profit."

"Don't believe it. What should make such prices? Never heard of them before," broke in several of the listeners.

"The almost total failure of the fruit crops in the east have made a market for all we can raise here. There are peach orchards in Delaware, of thousands of trees, where as many peaches as there are trees cannot be found. You have all noticed, I suppose, that fruit is scarce and high in San Francisco this season. It is not because there is not a good crop, but it is bought up for shipment before it is grown."

"That is only for once. It may be down flat again next year."

"That is not likely. There is never so much good fruit raised in the east that poor people can afford to have it in plenty, though that is what should be the case, everywhere, as it is here. Shrewd men believe that this one year will do more to introduce California fruit than twenty ordinary years would do."

"An' what pairsaintage wull ye expect to be gainin' from yer investment?" inquired a canny Scot, who, after all, beats the Yankee in looking closely after the main chace.

"It takes two years to get the vineyard into fair running order. The third there will probably be a small dividend to the stockholder, and a larger one the fourth. After that the profits should be anywhere from \$100 to \$250 per acre."

"What? Do you mean to say that you are getting one hundred per cent. or more for your money?"

"Not at first, of course. This prospectus provides for 640 shares of stock each representing one acre of land, at a par value of \$500. The Company has a right to call for \$150 on each share of stock, and that is all. This pays for the development of the land, and when in full bearing it is well worth from \$500 to \$1,000 per acre, or per share, as you please to consider it. Then as I told you before, people are getting as high as \$300 per acre for raisins, but when a man is getting 100 per cent. yearly on his investment he ought to be satisfied. For other fruits the profits are very much larger, and it is the intention to diversify the industry by planting a part of the tract to vines and a part to prunes, peaches, pears, etc., on the principle that it is unwise to carry all one's eggs in the same basket."

"Hi don't believe in hennythink of the sort," said another. "We honly got three per cent. in the fun's hin the hold country hand when hi can get five hi'm contented."

"All right, Hobbs. When you landed here you thought you wasn't safe anywhere except under the Union Jack, and that \$3.50 a day was a fortune, but you 'll come round in time.

"The only question is, do you and I want to put our savings where, in all probability, they will pay us a handsome income in a few years, and if we are disabled where they will support us, or if we have to die and leave the wives and children there will be something for them to fall back upon. I am not speaking to men who only care for present gratification, and spend their money as fast as they earn it, but to men who have a purpose in life. Most or all of us are earning fair wages, and are laying up something for a rainy day."

"Tell us exactly what the whole thing will cost, Watson," said one of the men who had been listening attentively, "and make it short, for I must be getting home."

"It is just this. Take, for instance, ten shares of stock. The first call is for 30% or \$300; then the calls come at intervals, and during the first year you pay in \$600. The second year \$500 more will be called for, and the third year \$400 more, if it is needed."

"An' it 'll be needed, for sure," said Mike, who had edged toward the speaker.

"The men who have this matter in charge believe that all or a good part of this may be saved by growing a crop of vegetables for which there is a market the first year, while the trees and vines are getting a start, so that say \$125 per share may be all. These crops may be grown for one or two years, and will go far towards making expenses."

"Is that all? Then, if I understand it, the subscriber for ten shares of stock pays \$1,100 in two years, or \$1,500 in three years, and has nothing more to do but wait for his dividends.

But what is a poor devil like me to do who has no money, and not even a trade as the rest of you have?"

"That is all, Hanks. But let us figure a little on your case. Here you are, say 25 years old, able-bodied, rather heedless, drink a little, I suppose?"

"Drink when I'm thirsty, of course."

"Yes, and quite inclined to be thirsty. Now, look here, Hanks. They want men on this land. They will give you \$30 per month and board. You have clothes enough to last a year or more. Go up there and subscribe for five shares of stock. I know you have a little money, but if you hadn't I think they would trust you if you are a steady man. Knock off drinking, and at the end of a year you will have five shares of stock, probably paid for, and just as much money left as you would have had here. If you are the man I take you for, you can get a job as foreman the second year, and can take five shares more, pay for them and have something besides. Then your fortune is made, for after that you'll have your dividends, and with what you will earn you can soon have a ranch of your own."

"Betchyer life I'll do it," said Hanks. "I allers did have a hankerin' after the soil. Where's the recruitin' ossifer?"

And he did.

Hanks being disposed of, the men settled down to business, and before they separated about fifty shares of stock had been subscribed in five and ten share lots. We are all more or less influenced by our fellows, and the good beginning made here was supplemented by a little more of the same missionary work among the other men. The result was that one hundred and fifty shares were taken in this one establishment.

For men in all branches of business, salesmen, bookkeepers, artisans; for women who are employed as teachers, milliners,

dressmakers, telegraph or to act in fact, for any one who has a little money in the way of s-h-w-k. or who is earning more than enough for his other daily necessities, this enterprise opens such a field for investment as has never before been equalled. The risks, under proper management, are of the slightest, while the profits exceed those of any other legitimate business.

For particulars concerning the enterprise outlined above, prospectuses, subscription blanks, etc., please call on or address the OCCIDENTAL FRUIT COMPANY, 415 Montgomery street, Rooms 3 and 4, San Francisco, Cal., where the Secretary will be pleased to give any further information desired.



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